

In re:
Jorge Bermudez
Debtor

Case No. 22-11541-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 04, 2022

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2022:

Recip ID	Recipient Name and Address
db	+ Jorge Bermudez, 415 E. Laurel Street, Bethlehem, PA 18018-2941
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14698167	+ Valley Kidney Specialists c/o Keystone Credit Serv, 664 Furnace Hills Pike, Lilitz, PA 17543-8907

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ccrafts@nplspa.org	Oct 05 2022 00:01:25	CHRISTINE CARA CRAFTS, North Penn Legal Services, 559 Main Street, Suite 200, Bethlehem, PA 18018
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 05 2022 00:01:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 05 2022 00:01:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Oct 05 2022 00:01:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14698166	+ Email/PDF: bncnotices@becket-lee.com	Oct 05 2022 00:11:30	American Express, One Financial Center, 200 Vesey Street, New York, NY 10285-0001
14698164	+ EDI: TSYS2	Oct 05 2022 04:03:00	Barclays Bank Delaware, 100 West Street, Wilmington, DE 19801-5015
14698165	+ EDI: CAPITALONE.COM	Oct 05 2022 04:03:00	Capital One Bank, 1680 Capital One Drive, McLean, VA 22102-3407
14724911	+ EDI: AIS.COM	Oct 05 2022 04:03:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14698161	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 05 2022 00:01:00	Comenity Bank c/o Midland Credit Mgmt. Inc., P.O. Box 2121, Warren, MI 48090-2121
14698163	+ EDI: DISCOVER.COM	Oct 05 2022 04:03:00	Discover Bank, 2500 Lane Cook Road, Riverwoods, IL 60015-3801
14723670	EDI: DISCOVER.COM	Oct 05 2022 04:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14698162	+ Email/Text: bkfilings@zwickerpc.com	Oct 05 2022 00:01:00	Discover Bank c/o Zwicker & Associates, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028
14722664	+ EDI: DISCOVERPL	Oct 05 2022 04:03:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14698160	Email/Text: Bankruptcy.Notices@pnc.com	Oct 05 2022 00:01:00	PNC Bank, 249 Fifth Avenue, Pittsburgh, PA 15222

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Oct 04, 2022

Form ID: 309I

Total Noticed: 18

14698159 + Email/Text: ngisupport@radiusgs.com

Oct 05 2022 00:01:00

Radius Global Solutions LLC, 7831 Glenroy
Road, Suite 250-A, Minneapolis, MN 55439-3132

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTINE CARA CRAFTS	on behalf of Debtor Jorge Bermudez ccrafts@nplspa.org
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
SCOTT F. WATERMAN (Chapter 13)	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:	
Debtor 1: <u>Jorge Bermudez</u>	Social Security number or ITIN: xxx-xx-9966
First Name Middle Name Last Name	EIN: --_-----
Debtor 2: _____	Social Security number or ITIN: _____
(Spouse, if filing) First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court: Eastern District of Pennsylvania	Date case filed in chapter: 7 6/14/22
Case number: 22-11541-pmm	Date case converted to chapter: 13 9/13/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jorge Bermudez	
2. All other names used in the last 8 years		
3. Address	415 E. Laurel Street Bethlehem, PA 18018	
4. Debtor's attorney Name and address	CHRISTINE CARA CRAFTS North Penn Legal Services 559 Main Street Suite 200 Bethlehem, PA 18018	Contact phone 484-821-2043 Email: ccrafts@nplspa.org
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 10/4/22

For more information, see page 2

Case number **22-11541-pmm**

7. Meeting of creditors	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 1, 2022 at 01:30 PM	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested parties shall contact the Trustee, for connection details.
8. Deadlines	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 12/31/22	
		You must file:		
		• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/22/22	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 12/11/22	
		Deadlines for filing proof of claim:		
		A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions:	Filing deadline:	30 days after the conclusion of the meeting of creditors
		The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$336.50 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 12/15/22 at 10:00 AM , Location: 201 Penn Street, 4th Floor, Reading, PA 19601			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.			